

## TEMPORARY DISABILITY INSURANCE CLAIMS

All workers employed by private employers in RI are covered by Temporary Disability Insurance (TDI).

**NOTE: Minors, age 14 and 15, are exempt from TDI coverage and salary deductions associated with TDI. They are subject to Unemployment Insurance, Job Development Fund and Reemployment Fund taxes.**

If any of your employees must remain out of work due to a non-work related illness or injury, they should file a claim for TDI benefits, using an *Application for Benefits (Form TDI-1)*.

**NOTE: As a convenience, you are encouraged to keep a supply of these TDI-1 forms on hand. They may be obtained by calling (401) 462-8420. Or, if you have access to a computer you can also download the Application for Benefits Form from our web site at: <http://www.dlt.ri.gov/tidihome.htm>**

### **Wage and Employment Reports:**

When this Department receives a worker's claim for TDI benefits we must contact the claimant's physician and employer(s). The physician is asked to verify the nature and extent of the claimant's illness or injury. As an employer you will be sent a **Form (TDI-4), Employment Verification Report**, which requests information such as the claimant's last day of work and whether or not the illness or injury is work related. Sometimes we may need to get recent wage information for the claimant by asking you to complete **Form TDI-4W, Employee Wage and Employment Report**.

To make sure a claim is not delayed, you are required to complete and return all forms to the Department within seven (7) working days. Failure to return a completed form on time will result in the assessment of a penalty fee of \$25.

**NOTE: The Temporary Disability Insurance program is entirely financed by workers' contributions. TDI benefit payments are not charged to employer accounts and have no effect on employer tax rates.**

We ask employers to remind their employees that if they worked for two or more Rhode Island employers during a calendar year and had combined earnings of more than \$46,800, they may be entitled to a refund of a portion of their TDI contributions. Information regarding a refund may be obtained by calling the Division of Taxation, Employer Tax Section, at (401) 462-8015 or download the form at: [www.dlt.ri.gov/tidi/tidtx16.htm](http://www.dlt.ri.gov/tidi/tidtx16.htm).